smarterclaims.

Press Kit

Told “no” by your insurer? You don’t have to accept it.

> ***“That knowledge has always existed. It has just never been on the consumer’s side of the table.”*** — Steve Smart

At a glance

What SmarterClaims does. When an insurer wrongly rejects a claim, SmarterClaims gives the customer a complete, expert-grade rebuttal letter - every argument, law and policy term needed to overturn the decision and get their money back. What once needed an expensive solicitor now takes minutes and costs a small fixed fee. For thousands of people who’d given up on money they were owed, it’s the difference between walking away and getting paid.

Why it works - Steve’s playbook. SmarterClaims runs on the personal playbook of Steve Smart - 40 years in insurance, and **former General Counsel and CEO of AIG’s UK consumer business**. He ran the side that writes rejections; now he’s turned the playbook around. Over more than a decade it has recovered around **£25 million for ordinary people**, in cases **from £3,000 to £400,000**. **The technology hasn’t replaced Steve’s expertise - it’s made it reach thousands more people than one expert ever could.**

The facts

- Live in the UK now - smarterclaims.co.uk
- Around 3.9 million insurance claims are rejected in the UK every year; only a small fraction are ever challenged.
- A solicitor costs £250+ an hour - more than most claims are worth, so most people give up.
- **~£25 million recovered for consumers using the playbook** behind SmarterClaims.
- £19.99 introductory (normally £49.99), **no-questions money-back guarantee**. Free to check if you have a case.
- Your data stays private and secure - built on **ISO 27001-certified** infrastructure; never sold or shared.

Press contact: Ankita Mehta · ankita@smarterclaims.co.uk · +41 76 232 94 96. Steve Smart is available for interview, expert comment and case analysis - usually same-day.

The problem in one look

For journalists in a hurry - the whole story on one page.

THE WRONG	THE PERSON IT HAPPENS TO	THE FIX
Insurers employ teams of specialists whose job is to minimise payouts - using technicalities, indecipherable small print, and “a box that wasn’t ticked.”	An honest person who rarely claims and has no experience of the fight. Faced with a dense refusal letter, most simply give up. **That surrender is the injustice.**	SmarterClaims puts 40 years of insider know-how into the consumer’s hands - a complete, law-cited rebuttal in minutes, for a small fixed fee. The balance shifts back.

The give-up market, in numbers

3.9 million	the few who fight	~£25m	£19.99
UK insurance claims rejected every year	*only a small fraction are ever challenged - the rest walk away*	*recovered by the playbook behind SmarterClaims, by hand, over a decade*	*what it now costs to fight back (introductory; from £49.99)*

What changes: before vs. after SmarterClaims

BEFORE - you’re on your own	AFTER - the expert is on your side
A dense rejection letter you can’t decode	A plain-English breakdown of exactly why they said no
A solicitor at £250+/hour - more than the claim is worth	A small fixed fee - £19.99, money-back guaranteed
No idea which arguments actually win	A rebuttal built on the exact arguments, law and precedent that overturn it
You give up and the insurer keeps the money	You send the letter and get what you’re owed

The story

Every year, millions of valid insurance claims are abandoned, not because people don't have a case, but because fighting costs more than the claim.

Around 3.9 million insurance claims are rejected in the UK each year. Some are rejected fairly. Many are not - turned down on a technicality, a disputed clause, or an "exclusion" the policyholder had no way to anticipate. And here's what the industry understands better than anyone: most people won't fight back.

They won't fight because the maths doesn't work. A solicitor costs £250 an hour or more. The process is slow, opaque and stressful, and no one can tell you at the outset whether you'll win or what you'll get. Faced with a £1,500 rejected claim, no rational person hires a lawyer. So they accept the "no," absorb the loss, and move on — and the insurer keeps money it likely owed.

This isn't bad luck. It's a system built so that "no" usually works. The rejection letter is designed to be the end of the conversation. **SmarterClaims makes it the beginning.**

A customer who's been rejected simply tells SmarterClaims what happened, in plain English, and receives a complete rebuttal letter: the precise arguments, the relevant law, the policy wording, the precedents that force insurers to reconsider. Ready to send. £19.99 during the introductory period, money-back guaranteed.

Why now: the expertise finally scales

What makes SmarterClaims different from any general AI tool is the expertise behind it. It runs on the battle-tested playbook of Steve Smart, who spent 40 years inside insurance and the last decade using that knowledge to win claims back — recovering around £25 million by hand. That method has succeeded, case after case, for over ten years. What's changed is reach: technology has taken a method that helped people one at a time and made it available to everyone, instantly, at a price anyone can afford. For a huge number of people who'd abandoned hope on money they were owed, that isn't a marginal improvement. It's the whole difference.

Steve Smart — the man who ran the machine

Steve didn't learn how insurers say "no" from the outside. He spent 40 years on the inside, rising to run one of the biggest consumer insurance businesses in the country. He knows exactly how rejections are built. For the last decade, he's used that knowledge for the other side: the consumer.

The career

- **Lloyd's of London —** began in the engine room of global insurance as a broker.
- **Dentons —** practised as an insurance lawyer at one of the world's largest law firms.
- **AIG UK Consumer —** rose to General Counsel, then Chief Executive, of the UK consumer business of one of the world's largest insurers.
- **The last decade —** consumer champion: personally fighting wrongful rejections, and presenting a consumer-help show on LBC, one of the UK's biggest commercial radio stations.
- **Today —** co-founder and Chief Legal Officer of SmarterClaims, where his playbook powers every case.

The proof — a decade of wins, ~£25m recovered

Recovered	The excuse	What happened
£400,000	"injuries not permanent"	A Royal Marine injured in action; the insurer argued his career-ending injuries were temporary to pay a fraction. Steve secured virtually the full policy limit.
£175,000	"under-insured"	A family lost their home's contents in a fire; the insurer alleged under-insurance to slash the payout. They recovered everything they claimed.
£80,000	"damage excluded"	A second fire; a loss adjuster argued much of the damage was excluded. Paid in full.
£25,000	"not a listed disease"	A physiotherapy practice forced shut in the pandemic; the insurer refused the business-interruption claim. They paid.
£3,000	underpaid write-off	An insurer underpaid a driver after a crash that wasn't her fault. Recovered in full — too small for any lawyer to touch, which is exactly the point.

Steve, in his own words

"I spent forty years on the insurer's side of the table. I know exactly how the 'no' gets written — and exactly how to answer it."

"Insurers aren't betting your claim is invalid. They're betting you won't fight."

"The rejection letter is designed to end the conversation. It should start one."

"For the first time, AI isn't being used for the insurer. It's being used for you."

"I could help one person at a time. Now the same playbook helps everyone."

Hear and see Steve: https://smarterclaims.co.uk/steve (Read about Steve and hear his segment on LBC)

Photo: Steve's photo in the blue pullover (as on the website- Moni to add)

Real people (for feature use)

"They said my injuries weren't permanent." — James A., Royal Marine, Hertfordshire · £400,000. Injured in action, James faced an insurer arguing his career-ending injuries didn't meet the policy's definition of "permanent." The rebuttal dismantled that using the policy's own wording. He received virtually the full policy limit.

"They told us we were under-insured." — Sudha Jasani, Chartered Accountant, Buckinghamshire · £175,000. After a house fire destroyed the family's contents, the insurer reached for one of the industry's most common escape routes — alleging under-insurance. The challenge proved the calculation wrong. The family recovered everything they claimed.

"They said it wasn't a listed disease." — Sez Osman, Solicitor, Kent · £25,000. When the pandemic forced her husband's physiotherapy practice to close, the insurer refused the business-interruption claim. The rebuttal held the insurer to the policy's own terms. They paid.

Motor and travel case studies also available. Case-study clients available for interview by arrangement.

How we can help your readers

We want to inform and educate readers. We could offer:

- **Expert comment, fast.** Steve, on the record, same-day, on any insurance or consumer story — including how insurers are now using AI to assess and reject claims.
- **Bylined articles, ready to run:** "The 5 excuses insurers use to reject valid claims — and how to answer each one"; "The insurance small print that means the opposite of what you think"; "I ran an insurer. Here's what I'd never let my own family accept."
- **Exclusive insight:** the real patterns behind rejections — the clauses insurers lean on, the seasonal spikes — from 40 years inside.
- **Real cases with real people:** human stories with verified outcomes, £3,000 to £400,000.
- **A genuinely useful reader tool:** anyone can check, free, whether a rejected claim can be challenged.
- **Live Q&As:** Steve answers your audience's claim questions — podcast, webinar, or community thread.

Company & boilerplate

About SmarterClaims. SmarterClaims helps UK consumers overturn wrongly-rejected insurance claims and get their money back. Customers describe what happened in plain English and receive a complete rebuttal letter with the arguments, laws and policy terms needed to challenge the decision. It runs on the 40-year playbook of co-founder Steve Smart, former CEO and General Counsel of AIG's UK consumer business, which has recovered around £25 million (from £3,000 to £400,000 per case) over more than a decade. Powered by a proprietary legal-AI platform, built on ISO 27001-certified infrastructure. Live across the UK at smarterclaims.co.uk. Introductory price £19.99 (normally £49.99), money-back guaranteed; free to check if you have a case.

Boilerplate (100 words). SmarterClaims (smarterclaims.co.uk) helps people overturn wrongly-rejected insurance claims and get their money back — without a lawyer. Customers explain what happened in plain English and receive a complete rebuttal letter citing the arguments, laws and policy terms that force insurers to reconsider. It runs on the playbook of co-founder Steve Smart, former CEO of AIG's UK consumer business, whose casework has recovered around £25 million over a decade. The knowledge to overturn a wrongful "no" always existed — it just never sat on the consumer's side of the table. SmarterClaims changes that. Introductory price £19.99 (normally £49.99), money-back guaranteed.

Press assets at smarterclaims.co.uk/press: logo pack · Steve Smart photos · product screenshots · radio clips · this kit as a PDF.

Don't give up. We're here for you.